

Claims

- [c1] A method of allocating income to a user savings account and to payees, said method including:
- receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;
 - providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;
 - establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;
 - acquiring user income;
 - transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payees; and,
 - providing loyalty points to at least one of said user, income source and payee.

- [c2] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon at least one of acquiring step and transferring step.
- [c3] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in such an amount which is substantially equal to said user goal.
- [c4] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in substantial compliance with said payment hierarchy.
- [c5] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user debts in substantial compliance with said payment hierarchy.
- [c6] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers a certain amount of said user income to

said user debts, wherein said certain amount is a minimum amount due for said user debts.

- [c7] The method of claim 1 wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step occurring automatically without user approval.
- [c8] The method of claim 1 wherein said step of acquiring user income includes obtaining information related to user loyalty points and converting said loyalty points to a currency value.
- [c9] The method of claim 1 wherein said step of acquiring user income includes obtaining information related to user loyalty points maintained in a third party loyalty system and converting said loyalty points to a currency value.
- [c10] The method of claim 1 wherein said step of acquiring user income includes obtaining information related to user loyalty points, converting said loyalty points to a currency value and applying said currency value to at least one of said user savings account and user debts.
- [c11] The method of claim 1 wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of said user, income source and

payee.

- [c12] The method of claim 1 wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of said user, income source and payee based upon said transferring step, wherein said system transfers user income to a user savings account maintained by said third party.